

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

---

In re  
Todd J. Kompas,  
Debtor.

Chapter 13  
Case No. 17-28883-svk

---

**NOTICE TO THE DEBTOR REGARDING THE REQUIREMENT TO FILE A  
CERTIFICATE OF COMPLETION OF COURSE CONCERNING PERSONAL  
FINANCIAL MANAGEMENT**

---

PLEASE TAKE NOTICE that, subject to limited exceptions, 11 U.S.C. § 1328 requires you to complete an instructional course in personal financial management in order to receive a discharge. This course is different from (and in addition to) the credit counseling you were required to attend prior to filing the bankruptcy petition.

PLEASE TAKE FURTHER NOTICE that **if, prior to making your last plan payment, you do not file the certificate showing that you completed the course in personal financial management, or show the Court why you are not required to do so, the Court will close your case without a discharge.** If this happens, you will have to file a motion to reopen the case and pay the full case reopening fee (currently \$235) in order to file the certificate and receive a discharge.

Dated: November 19, 2017

**JANET L. MEDLOCK**  
Clerk of Court